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## **Loan Invest N.V., Compartment Home Loan Invest 2019**

euro 3,200,000,000 floating rate Mortgage Backed Notes due 2050

### **Investor Report**

Reporting period: October 2024

## MONTHLY CALCULATION REPORT

Floating Rate Interest Period (30/09/24 - 31/10/24)

Monthly Total

## The Loan Portfolio

## Number of Loans

Beginning of Period	21,218	21,218
Matured loans	121	121
Prepaid Loans	59	59
Repurchased Loans	11	11
Defaulted Loans during period	3	3
Defaulted Loans reopen to normal	0	0
End of month	21,024	21,024
Delinquent Receivables at the end of the Monthly Calculation Period	12	12

## Outstanding Principal Amount of Mortgage loans

Beginning of Period	1,325,609,944.83	1,325,609,944.83
Scheduled Principal collected	11,771,512.47	11,771,512.47
Full Prepayments	3,016,953.46	3,016,953.46
Partial Prepayments	282,687.25	282,687.25
Principal balance of repurchased loans	816,958.69	816,958.69
Principal balance of Defaulted Loans during the period	27,319.13	27,319.13
Full Prepayment difference (principal)	0.00	0.00
Reopening of defaulted loans (default becomes normal again)	0.00	0.00
Interest capitalisation (interest becomes principal)	0.00	0.00
End of Period	1,309,694,513.83	1,309,694,513.83
Principal balance of Delinquent Loans at the end of the Calculation Period	613,727.67	613,727.67
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,461,377.74	1,461,377.74
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,309,694,513.83	1,309,694,513.83
Balance of Non Delinquent Loans	1,309,080,786.16	1,309,080,786.16
Balance of reopened Loans	0.00	

Floating Rate Interest Period (30/09/24 - 31/10/24)

Cash Flows		Monthly Total
<b>Monthly Cash Flows</b>		
<u>Principal Available Amount:</u>		
Previously Principal Available Amount	8,545.60	8,545.60
Principal Receipts		
Repayment of principal	11,771,512.47	11,771,512.47
Prepayment in full of principal	3,016,953.46	3,016,953.46
Partial prepayment of principal	282,687.25	282,687.25
Repurchase by the seller Receipts	816,958.69	816,958.69
Principal from sale of Issuer assets	0.00	0.00
Amounts to be used as indemnity for losses of scheduled principal as a result of Conmingling Risk and/or Set-Off Risk	0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger	27,319.13	27,319.13
Principal Available Amount	15,923,976.60	15,923,976.60
<u>Notes Interest Available Amount</u>		
Revenue Receipts		
Interest, including penalty interest, on Mortgage Receivables	2,548,368.45	2,548,368.45
Interest accrued on the Transaction Account	0.00	0.00
Prepayment Penalties under the Mortgage Loans	19,075.00	19,075.00
Net Proceeds on any Mortgage Loans	91,653.13	91,653.13
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	3,623,251.56	3,623,251.56
Amounts received in connection to a repurchase pursuant MRPDA	737.30	737.30
Amounts received in connection with a sale of Mortgage receivables pursuant Common Repts Agr	0.00	0.00
Amounts received as post-foreclosure proceeds	0.00	0.00
Any interest amount standing to the credit of the Issuer Collection Account	0.00	0.00
Amounts used as indemnity for losses of scheduled interest on Mortgage Receivables (as a result of Liquidity Shortfall Risk and/or Conmingling Risk and/or Set-off Risk)	0.00	0.00
<b>Total Note Interest Available Amount</b>		<b>6,283,085.44</b>

Swap Calculation			
	<b>Loan Invest Pays: (A-B)*C</b>		<b>1,990,613.58</b>
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period		2,548,368.45
	the interest accrued on the transaction accounts		0.00
	the amounts received in respect of Prepayment penalties		19,075.00
	the amounts received in connection with a repurchase of Mortgage Receivables		737.30
	the amounts received in connection to a sale of Mortgage Receivables		0.00
	<b>Total A</b>		<b>2,568,180.75</b>
B	less		
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments		61,610.58
	<b>Total B</b>		<b>61,610.58</b>
C	multiplied by		
	the principal outstanding amount of the Notes		1,080,268,800.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	divided by		
	the result of		
	the Principal Outstanding Amount of the Notes minus the balance of the Notes Principal Deficiency Ledger		1,080,268,800.00
	plus the outstanding amount of the Subordinated Loan		280,000,000.00
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger		0.00
	<b>Total C</b>		<b>0.794</b>
	<b>Loan Invest Receives: (D*E)</b>		<b>3,623,251.56</b>
with			
D	1 month Euribor		3.245%
	plus spread		0.650%
	<b>Total D</b>		<b>3.895%</b>
E	multiplied by		
	the Principal Outstanding Amount of the Notes		1,080,268,800.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	<b>Total E</b>		<b>1,080,268,800.00</b>
	<b>Swap Payment Date</b>	15/11/2024	15/11/2024

Swap Collateral Amount	
Collateral Amount	
Collateral at the end of the month	
Collateral Type	securities

Monthly Cash Flow Allocation				
<b>Principal</b>				
Principal Available Amount			15,923,976.60	15,923,976.60
Following Amortisation or Optional redemption				
	Notes		15,923,200.00	0.00
	Subordinated Loan		0.00	0.00
	Expenses on Subordinated Loan		0.00	0.00

<b>Interest</b>				
Total Funds Available				6,283,085.44
1	Issuers Directors		0.00	0.00
2	Administrator		4,119.04	4,119.04
3	Security Agent		0.00	0.00
4	Other Issuer fees	Intertrust fees	0.00	0.00
		NBB	0.00	0.00
		AIG	0.00	0.00
		Servicing	57,074.87	57,074.87
		CTIF	0.00	0.00
		Zurich Insurance	0.00	0.00
		Moody's	0.00	0.00
		Legal advisor	0.00	0.00
		AIG	0.00	0.00
		Auditor	0.00	0.00
		Insurance	0.00	0.00
		Paying Agent	416.67	416.67
		corporate admin fee	0.00	0.00
		Factuur Berquin Notarissen	0.00	0.00
		Factur-Accesso	0.00	0.00
		Other Issuer Costs and Expenses	0.00	0.00
		Bank Charges	0.00	0.00
		Rating Agency	0.00	0.00
		PWC	0.00	0.00
		Social security / Taxes	0.00	0.00
		FSMA	0.00	0.00
5	Pari-passu			
		Class A notes interest due and payable	3,623,251.56	3,623,251.56
		Swap Counterparty payments	1,990,613.58	1,990,613.58
6	Principal Deficiency - Notes		0.00	0.00
7	Payment to Reserve Fund for replenishment		0.00	0.00
8	Principal Deficiency - Subordinated Loan		27,319.13	27,319.13
9	Payment to Risk Mitigation Deposit for replenishment		0.00	0.00
10	Interest on Subordinated Loan		580,123.93	580,123.93
11	Swap Counterparty Default Payment		0.00	0.00
12	Interest and Principal on Expense Subordinated Loan		0.00	0.00
13	Dividends to Shareholders		166.66	166.66
14	DPP		0.00	0.00

Capital structure			
<u>Notes</u>			
Number of Notes			12,800.00
Outstanding balance at the beginning of the month			1,080,268,800.00
Outstanding balance at the end of the month			1,064,345,600.00
Bond - Factor at the beginning of the month			0.33758400
Bond - Factor at the end of the month			0.33260800
Annual interest rate for the period			3.89500%
Interest payable for the quarter paid on	15/11/2024		3,623,251.56
Rating (Moody's)			Aaa(sf)
Rating (Fitch)			AAAsf
<u>Subordinated Loan</u>			
Outstanding balance at the beginning of the month			280,000,000.00
Outstanding balance at the end of the month			280,000,000.00
Annual interest rate for the period			4.24500%
Interest payable for the month paid on	15/11/2024		580,123.93
<u>Expenses Subordinated Loan</u>			
Outstanding balance at the beginning of the month			0.00
Outstanding balance at the end of the month			0.00
Annual interest rate for the period			4.24500%
Interest payable for the month paid on	15/11/2024		0.00

Reserve Fund			
Balance at the beginning of the month			35,000,000.00
Payment from the Reserve Fund at the end of the month			0.00
Payment to the Reserve Fund at the end of the month			0.00
Balance at the end of the month			35,000,000.00

Expense Subordinated Loan			
Balance at the beginning of the month		0.00	0.00
Amount Repaid		0.00	0.00
Balance at the end of the month		0.00	0.00

Risk Mitigating deposit			
Balance at the beginning of the month		0.00	
Increase or decrease		0.00	
Balance at the end of the month		0.00	

Floating Rate Interest Period (30/09/24 - 31/10/24)

Monthly Total

Balance Sheet		
<b>Assets</b>		
Outstanding principal amount of Mortgage Loans (end of period)	1,309,694,513.83	1,309,694,513.83
Transaction Account (after principal and interest payout)	776.60	776.60
Reserve Fund (end of period)	35,000,000.00	35,000,000.00
<b>Total</b>	<b>1,344,695,290.43</b>	<b>1,344,695,290.43</b>
<b>Liabilities</b>		
Notes outstanding balance at the end of period	1,064,345,600.00	1,064,345,600.00
Subordinated Loan outstanding at the end of the period	280,000,000.00	280,000,000.00
Expenses Subordinated Loan outstanding at the end of period	0.00	0.00
<b>Total</b>	<b>1,344,345,600.00</b>	<b>1,344,345,600.00</b>

**Expected future cashflow collection calculated on actual portfolio**

**HLI2019 - 2024-10-31 - prepayment 5%**

WAL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.35	3.22	0.00	1,064,345,600

Periode	interest	principal	prepayment	Total	outstanding amount CLASS A	outstanding amount subordinated loan
2024-11	2,510,635.73	11,689,719.63	5,408,072.20	19,608,427.56	1,047,247,808	280,000,000
2024-12	2,477,682.98	11,618,293.87	5,337,128.89	19,433,105.74	1,030,292,385	280,000,000
2025-01	2,445,036.99	11,547,934.50	5,266,775.42	19,259,746.91	1,013,477,675	280,000,000
2025-02	2,412,666.46	11,492,308.98	5,196,945.29	19,101,920.73	996,788,421	280,000,000
2025-03	2,380,547.92	11,444,591.98	5,127,605.79	18,952,745.69	980,216,223	280,000,000
2025-04	2,348,659.65	11,412,079.88	5,058,689.60	18,819,429.13	963,745,454	280,000,000
2025-05	2,316,984.14	11,344,590.15	4,990,342.30	18,651,916.59	947,410,522	280,000,000
2025-06	2,285,597.87	11,290,908.80	4,922,504.51	18,499,011.18	931,197,108	280,000,000
2025-07	2,254,473.82	11,241,200.34	4,855,155.85	18,350,830.01	915,100,752	280,000,000
2025-08	2,223,592.20	11,194,931.34	4,788,280.43	18,206,803.97	899,117,540	280,000,000
2025-09	2,192,934.01	11,152,998.85	4,721,858.90	18,067,791.76	883,242,683	280,000,000
2025-10	2,162,499.87	11,119,572.37	4,655,852.54	17,937,924.78	867,467,258	280,000,000
2025-11	2,132,264.80	11,091,672.84	4,590,237.74	17,814,175.38	851,785,347	280,000,000
2025-12	2,102,216.79	11,050,363.71	4,525,068.64	17,677,649.14	836,209,915	280,000,000
2026-01	2,072,390.39	11,007,685.74	4,460,348.85	17,540,424.98	820,741,880	280,000,000
2026-02	2,042,773.23	10,964,681.89	4,396,077.18	17,403,532.30	805,381,121	280,000,000
2026-03	2,013,364.67	10,911,812.20	4,332,295.19	17,257,472.06	790,137,014	280,000,000
2026-04	1,984,164.18	10,846,198.28	4,269,050.91	17,099,413.37	775,021,764	280,000,000
2026-05	1,955,196.41	10,753,556.15	4,206,457.18	16,915,209.74	760,061,751	280,000,000
2026-06	1,926,511.54	10,644,652.52	4,144,577.36	16,715,741.42	745,272,521	280,000,000
2026-07	1,898,129.81	10,566,514.95	4,083,281.02	16,547,925.78	730,622,725	280,000,000
2026-08	1,869,982.74	10,494,018.62	4,022,542.32	16,386,543.68	716,106,164	280,000,000
2026-09	1,842,057.75	10,417,292.49	3,962,376.19	16,221,726.43	701,726,496	280,000,000
2026-10	1,814,379.95	10,338,280.46	3,902,790.24	16,055,450.65	687,485,425	280,000,000
2026-11	1,786,952.02	10,263,815.25	3,843,762.56	15,894,529.83	673,377,847	280,000,000
2026-12	1,759,757.25	10,211,276.21	3,785,199.72	15,756,233.18	659,381,371	280,000,000

factor note

2027-01	1,732,768.38	10,157,479.47	3,727,105.82	15,617,353.67	822	645,496,786	280,000,000
2027-02	1,705,986.75	10,125,773.73	3,669,385.50	15,501,145.98	850	631,701,627	280,000,000
2027-03	1,679,384.26	10,086,768.49	3,612,067.41	15,378,220.16	881	618,002,791	280,000,000
2027-04	1,652,973.05	10,040,831.61	3,555,181.17	15,248,985.83	911	604,406,778	280,000,000
2027-05	1,626,756.66	10,002,777.54	3,498,689.59	15,128,223.79	942	590,905,311	280,000,000
2027-06	1,600,719.05	9,948,925.77	3,442,657.20	14,992,302.02	972	577,513,728	280,000,000
2027-07	1,574,893.01	9,899,499.26	3,387,065.58	14,861,457.85	1003	564,227,163	280,000,000
2027-08	1,549,259.16	9,844,252.34	3,331,934.84	14,725,446.34	1034	551,050,976	280,000,000
2027-09	1,523,817.21	9,790,096.46	3,277,259.87	14,591,173.54	1064	537,983,620	280,000,000
2027-10	1,498,565.38	9,734,746.44	3,223,043.09	14,456,354.91	1095	525,025,830	280,000,000
2027-11	1,473,503.14	9,662,010.44	3,169,354.46	14,304,868.04	1125	512,194,465	280,000,000
2027-12	1,448,645.47	9,577,505.81	3,116,243.38	14,142,394.66	1156	499,500,716	280,000,000
2028-01	1,424,018.35	9,507,154.07	3,063,645.76	13,994,818.18	1187	486,929,916	280,000,000
2028-02	1,399,613.32	9,427,166.66	3,011,600.43	13,838,380.41	1216	474,491,149	280,000,000
2028-03	1,375,439.06	9,345,826.34	2,960,111.38	13,681,376.78	1247	462,185,211	280,000,000
2028-04	1,351,493.58	9,247,501.35	2,909,246.28	13,508,241.21	1277	450,028,464	280,000,000
2028-05	1,327,783.93	9,151,366.32	2,858,993.83	13,338,144.08	1308	438,018,103	280,000,000
2028-06	1,304,322.02	9,096,095.09	2,809,180.98	13,209,598.09	1338	426,112,827	280,000,000
2028-07	1,281,064.39	9,062,187.29	2,759,717.17	13,102,968.85	1369	414,290,923	280,000,000
2028-08	1,257,974.92	9,037,571.13	2,710,561.41	13,006,107.46	1400	402,542,790	280,000,000
2028-09	1,235,036.92	9,020,649.65	2,661,680.90	12,917,367.47	1430	390,860,460	280,000,000
2028-10	1,212,231.57	9,008,070.27	2,613,057.58	12,833,359.42	1461	379,239,332	280,000,000
2028-11	1,189,556.86	8,980,826.29	2,564,750.01	12,735,133.16	1491	367,693,756	280,000,000
2028-12	1,167,045.64	8,934,459.52	2,516,836.53	12,618,341.69	1522	356,242,460	280,000,000
2029-01	1,144,743.13	8,891,232.63	2,469,302.64	12,505,278.40	1553	344,881,924	280,000,000
2029-02	1,122,661.74	8,848,205.59	2,422,146.26	12,393,013.59	1581	333,611,573	280,000,000
2029-03	1,100,789.11	8,808,722.39	2,375,350.88	12,284,862.38	1612	322,427,499	280,000,000
2029-04	1,079,113.91	8,746,057.00	2,329,011.94	12,154,182.85	1642	311,352,430	280,000,000
2029-05	1,057,687.95	8,664,817.00	2,283,204.18	12,005,709.13	1673	300,404,409	280,000,000
2029-06	1,036,545.66	8,575,659.18	2,237,958.51	11,850,163.35	1703	289,590,791	280,000,000
2029-07	1,015,680.28	8,511,417.10	2,193,169.71	11,720,267.09	1734	278,886,205	280,000,000
2029-08	995,046.78	8,443,999.18	2,148,849.01	11,587,894.97	1765	268,293,356	280,000,000
2029-09	974,648.16	8,377,788.71	2,104,987.30	11,457,424.17	1795	257,810,580	280,000,000
2029-10	954,492.61	8,297,329.97	2,061,644.79	11,313,467.37	1826	247,451,606	280,000,000
2029-11	934,604.94	8,230,589.81	2,018,760.32	11,183,955.07	1856	237,202,256	280,000,000
2029-12	914,946.59	8,176,569.22	1,976,279.61	11,067,795.42	1887	227,049,407	280,000,000
2030-01	895,487.42	8,117,231.70	1,934,223.33	10,946,942.45	1918	216,997,952	280,000,000
2030-02	876,222.80	8,063,886.38	1,892,564.54	10,832,673.72	1946	207,041,501	280,000,000
2030-03	857,137.16	8,024,426.90	1,851,243.27	10,732,807.33	1977	197,165,831	280,000,000
2030-04	838,219.13	7,982,292.51	1,810,270.80	10,630,782.44	2007	187,373,267	280,000,000
2030-05	819,455.56	7,924,073.10	1,769,710.68	10,513,239.34	2038	177,679,484	280,000,000
2030-06	800,884.82	7,837,334.83	1,729,681.20	10,367,900.85	2068	168,112,468	280,000,000
2030-07	782,552.49	7,724,967.94	1,690,287.27	10,197,807.70	2099	158,697,212	280,000,000
2030-08	764,499.43	7,626,941.60	1,651,465.79	10,042,906.82	2130	149,418,805	280,000,000
2030-09	746,694.35	7,558,273.71	1,613,091.47	9,918,059.53	2160	140,247,440	280,000,000
2030-10	729,083.77	7,480,162.94	1,575,202.51	9,784,449.22	2191	131,192,074	280,000,000
2030-11	711,673.50	7,401,943.18	1,537,797.88	9,651,414.56	2221	122,252,333	280,000,000
2030-12	694,470.07	7,334,705.85	1,500,828.97	9,530,004.89	2252	113,416,798	280,000,000
2031-01	677,456.30	7,276,716.51	1,464,255.38	9,418,428.19	2283	104,675,827	280,000,000
2031-02	660,625.55	7,230,054.83	1,428,029.92	9,318,710.30	2311	96,017,742	280,000,000
2031-03	643,968.85	7,185,194.27	1,392,141.88	9,221,305.00	2342	87,440,406	280,000,000
2031-04	627,475.05	7,123,824.00	1,356,658.37	9,107,957.42	2372	78,959,923	280,000,000
2031-05	611,177.60	7,051,142.35	1,321,626.04	8,983,945.99	2403	70,587,155	280,000,000
2031-06	595,083.03	6,983,322.16	1,287,021.69	8,865,426.88	2433	62,316,811	280,000,000



Internal

2031-07	579,185.01	6,918,670.25	1,252,831.06	8,750,686.32	2464
2031-08	563,467.80	6,834,691.41	1,219,133.77	8,617,292.98	2495
2031-09	547,967.91	6,740,001.06	1,185,970.10	8,473,939.07	2525
2031-10	532,692.98	6,657,804.31	1,153,287.65	8,343,784.94	2556
2031-11	517,634.59	6,562,546.03	1,121,138.42	8,201,319.04	2586
2031-12	502,810.36	6,468,776.33	1,089,513.92	8,061,100.61	2617
2032-01	488,229.08	6,384,594.11	1,058,371.53	7,931,194.72	2648
2032-02	473,864.63	6,337,447.51	1,027,556.16	7,838,868.30	2677
2032-03	459,658.20	6,306,794.20	996,995.96	7,763,448.36	2708
2032-04	445,584.45	6,273,114.15	966,704.52	7,685,403.12	2738
2032-05	431,642.41	6,243,225.62	936,663.46	7,611,531.49	2769
2032-06	417,837.75	6,199,511.72	906,928.61	7,524,278.08	2799
2032-07	404,207.91	6,140,514.87	877,564.32	7,422,287.10	2830
2032-08	390,792.13	6,046,984.08	848,711.76	7,286,487.97	2861
2032-09	377,680.37	5,957,849.75	820,351.27	7,155,881.39	2891
2032-10	364,842.47	5,877,563.47	792,442.89	7,034,848.83	2922
2032-11	352,253.80	5,783,225.76	765,044.35	6,900,523.91	2952
2032-12	339,926.58	5,675,148.83	738,210.08	6,753,285.49	2983
2033-01	327,885.81	5,566,500.90	711,941.26	6,606,327.97	3014
2033-02	316,117.24	5,469,593.30	686,184.68	6,471,895.22	3042
2033-03	304,604.78	5,379,897.93	660,909.07	6,345,411.78	3073
2033-04	293,326.28	5,284,418.80	636,137.28	6,213,882.36	3103
2033-05	282,281.51	5,193,036.99	611,848.71	6,087,167.21	3134
2033-06	271,464.59	5,106,332.22	588,022.67	5,965,819.48	3164
2033-07	260,864.77	5,037,922.58	564,581.42	5,863,368.77	3195
2033-08	250,444.13	4,959,124.34	541,566.35	5,751,134.82	3226
2033-09	240,227.93	4,883,620.09	518,961.16	5,642,809.18	3256
2033-10	230,201.87	4,773,206.25	496,910.68	5,500,318.80	3287
2033-11	220,430.38	4,625,506.31	475,567.25	5,321,503.94	3317
2033-12	210,957.61	4,464,891.58	454,981.64	5,130,830.83	3348
2034-01	201,786.34	4,317,833.41	435,094.73	4,954,714.48	3379
2034-02	192,902.31	4,167,203.21	415,918.92	4,776,024.44	3407
2034-03	184,307.41	4,038,606.93	397,358.30	4,620,272.64	3438
2034-04	175,963.90	3,946,033.43	379,260.68	4,501,258.01	3468
2034-05	167,817.92	3,878,031.17	361,522.31	4,407,371.40	3499
2034-06	159,826.83	3,809,124.97	344,144.35	4,313,096.15	3529
2034-07	151,995.52	3,702,123.35	327,284.97	4,181,403.84	3560
2034-08	144,385.20	3,570,279.91	311,045.14	4,025,710.25	3591
2034-09	137,034.28	3,423,938.20	295,482.53	3,856,455.01	3621
2034-10	129,962.12	3,257,240.99	280,679.46	3,667,882.57	3652
2034-11	123,202.19	3,099,259.86	266,596.95	3,489,059.00	3682
2034-12	116,746.91	2,956,770.34	253,166.24	3,326,683.49	3713
2035-01	110,560.50	2,822,706.70	240,349.84	3,173,617.04	3744
2035-02	104,633.08	2,684,281.85	228,163.59	3,017,078.52	3772
2035-03	98,980.50	2,604,301.50	216,361.85	2,919,643.85	3803
2035-04	93,515.61	2,562,424.13	204,783.52	2,860,723.26	3833
2035-05	88,192.32	2,524,077.55	193,413.39	2,805,683.26	3864
2035-06	83,013.96	2,478,709.44	182,279.62	2,744,003.02	3894
2035-07	77,988.13	2,436,764.47	171,366.94	2,686,119.54	3925
2035-08	73,097.81	2,398,551.43	160,658.57	2,632,307.81	3956
2035-09	68,339.64	2,350,698.56	150,194.92	2,569,233.12	3986
2035-10	63,729.44	2,295,065.62	140,006.14	2,498,801.20	4017
2035-11	59,280.90	2,244,552.26	130,070.66	2,433,903.82	4047
2035-12	54,966.60	2,205,938.83	120,337.22	2,381,242.65	4078

54,145,310	280,000,000
46,091,484	280,000,000
38,165,513	280,000,000
30,354,421	280,000,000
22,670,737	280,000,000
15,112,447	280,000,000
7,669,481	280,000,000
304,477	280,000,000
0	280,000,000
0	280,000,000
0	280,000,000

2036-01	50,757.54	2,166,594.55	110,808.06	2,328,160.15	4109
2036-02	46,654.07	2,115,243.61	101,533.07	2,263,430.75	4138
2036-03	42,677.63	2,054,017.17	92,551.62	2,189,246.42	4169
2036-04	38,841.98	2,003,737.09	83,817.15	2,126,396.22	4199
2036-05	35,124.23	1,962,959.77	75,288.71	2,073,372.71	4230
2036-06	31,510.28	1,936,015.18	66,908.53	2,034,433.99	4260
2036-07	27,971.36	1,884,073.75	58,779.56	1,970,824.67	4291
2036-08	24,552.27	1,803,136.82	51,021.37	1,878,710.46	4322
2036-09	21,293.64	1,673,478.16	43,835.81	1,738,607.61	4352
2036-10	18,280.35	1,551,382.25	37,189.21	1,606,851.81	4383
2036-11	15,490.40	1,416,245.41	31,133.01	1,462,868.82	4413
2036-12	12,939.90	1,299,040.31	25,590.92	1,337,571.13	4444
2037-01	10,601.69	1,200,945.00	20,480.17	1,232,026.86	4475
2037-02	8,446.98	1,119,169.81	15,731.87	1,143,348.66	4503
2037-03	6,461.06	997,503.31	11,509.86	1,015,474.23	4534
2037-04	4,709.20	826,569.62	8,017.74	839,296.56	4564
2037-05	3,269.68	660,698.94	5,231.49	669,200.11	4595
2037-06	2,127.05	487,614.43	3,177.99	492,919.47	4625
2037-07	1,293.95	322,657.36	1,820.30	325,771.61	4656
2037-08	745.51	191,593.67	1,014.48	193,353.66	4687
2037-09	417.98	79,411.41	679.36	80,508.75	4717
2037-10	278.90	38,989.20	514.07	39,782.17	4748
2037-11	210.31	24,516.44	409.78	25,136.53	4778
2037-12	166.57	15,318.59	344.25	15,829.41	4809
2038-01	138.49	11,028.30	296.84	11,463.63	4840
2038-02	118.36	8,336.05	260.87	8,715.28	4868
2038-03	104.18	7,244.36	229.60	7,578.14	4899
2038-04	92.90	7,255.64	198.41	7,546.95	4929
2038-05	81.64	6,551.09	170.29	6,803.02	4960
2038-06	71.45	5,489.89	146.70	5,708.04	4990
2038-07	62.87	4,349.90	127.97	4,540.74	5021
2038-08	55.82	3,652.41	112.22	3,820.45	5052
2038-09	49.51	2,856.62	99.85	3,005.98	5082
2038-10	44.12	2,387.88	89.49	2,521.49	5113
2038-11	39.30	2,392.70	79.14	2,511.14	5143
2038-12	34.49	2,397.51	68.82	2,500.82	5174
2039-01	29.68	2,402.32	58.52	2,490.52	5205
2039-02	24.88	2,407.12	48.25	2,480.25	5233
2039-03	20.10	1,799.64	40.55	1,860.29	5264
2039-04	16.88	1,796.12	32.90	1,845.90	5294
2039-05	13.70	1,799.30	25.27	1,838.27	5325
2039-06	10.52	1,802.48	17.65	1,830.65	5355
2039-07	7.35	1,805.65	10.05	1,823.05	5386
2039-08	4.19	1,808.81	2.47	1,815.47	5417
2039-09	1.03	591.40	0.00	592.43	5447
	<b>130,134,591.73</b>	<b>1,029,137,475.78</b>	<b>280,489,490.21</b>	<b>1,439,761,557.72</b>	

**Performance data**

Defaults and delinquencies			
Cumulative Gross Defaults at the beginning of the period			5,121,561.35
Principal balance of Defaulted Loans during the period	27,319.13		
Cumulative Gross Defaults at the end of the period	5,148,880.48		5,148,880.48
Cumulative Gross Defaults as % of original loan balance (%)	0.14947%		0.14947%
Cumulative Gross Defaults as % of current loan balance (%)	0.38842%		0.38842%
Aggregate amount of Delinquent Loans	613,727.67		613,727.67
Current Delinquencies as % of initial loan balance (%)	0.01782%		0.00
Current Delinquencies as % of current loan balance (%)	0.04686%		0.04686%

Principal Deficiency Ledger (PDL)			
PDL balance at the beginning of the period		0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger			-27,319.13
Interest waterfall payment to the PDL			27,319.13
Balance of the PDL at the end of the period			0.00
Subordinated Loan PDL			0.00
Notes PDL			0.00

Delinquency Statistics				
Status		Nr of Delinquent Loans	Current Balance of all Delinquent Loans	Percentage of Outstanding Balance of the Loans (%)
<1month		86	6,354,777.44	0.485%
<2months		7	528,554.84	0.040%
<3 months		0	0.00	0.000%
<4months	Delinquent	4	251,622.39	0.019%
<5months	Delinquent	3	172,305.50	0.013%
<6months	Delinquent	3	93,029.41	0.007%
<7months	Delinquent	0	0.00	0.000%
<8months	Delinquent	0	0.00	0.000%
<9months	Delinquent	0	0.00	0.000%
<10months	Delinquent	0	0.00	0.000%
<11months	Delinquent	1	24,968.53	0.002%
<12months	Delinquent	0	0.00	0.000%
>12 months	Delinquent	1	71,801.84	0.005%
		<b>105</b>	<b>7,497,059.95</b>	

Floating Rate Interest Period (30/09/24 - 31/10/24)
<b>Monthly Total</b>

Default Statistics	Number of Loans Defaulted during the Monthly Calculation Period	Current Balance of Loans Defaulted during period	Percentage of Outstanding Balance of the Loans (% of total amount)
	3	27,319.13	0.0021%

Recovery Statistics	Recoveries on defaulted loans since Closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	349,710.66	6.79%

Prepayments as a % of current balance for reference period			Annualised
	0.24891%	0.00000%	2.9870%

Triggers and replacements
<p>1. Account bank replacement</p> <p>if the LT debt rating for Moody's falls below A3; or if the LT IDR for Fitch falls below A and the ST IDR for Fitch falls below F1</p> <p>2. Risk Mitigating Deposit</p> <p>Funding of the deposit if the Counterparty Risk Assessment of the Seller falls below Baa3(cr) by Moody's</p> <p>3. Swap rating triggers</p> <p>3.1. Collateral posting if rating is lower than following requirement Qualifying Collateral Trigger Rating means a counterparty risk assessment from Moody's of A3(cr) or above or a long term senior unsecured credit rating from Moody's of A3 or above; and "Fitch Required Ratings" means that the derivative counterparty rating (or "DCR", if available) or long-term IDR of an entity is rated at least "A" by Fitch or the short-term IDR of an entity is rated at least "F1" by Fitch;</p> <p>3.2. Swap counterparty Transfer if rating is lower than following requirement Qualifying Transfer Trigger Rating means a counterparty risk assessment from Moody's of Baa2(cr) or above or a long term senior unsecured credit rating from Moody's of Baa2 or above. "Fitch Subsequent Required Ratings" means that the DCR (if available) or long-term IDR of an entity is rated at least "BBB-" by Fitch or the short-term IDR of an entity is rated at least "F3" by Fitch</p> <p>4. Optional Redemption upon Rating Downgrade Event</p> <p>(i) the long-term, unsecured and unsubordinated debt obligations of the Seller cease to be rated as high as Baa3 by Moody's (ii) the deposit rating (if available) or long term IDR of the Seller cease to be rated as high as BBB- by Fitch; and the short-term IDR of the Seller ceases to be rated as high as F3 by Fitch</p>

Counterparty and their ratings (if relevant)
<p><u>KBC Bank</u> as the Seller, Servicer, Expenses Subordinated and Subordinated Loan Provider, Corporate Service Provider, Paying Agent, Domiciliary Agent, Listing Agent, Reference Agent, Account bank and Swap Counterparty</p>

LT Debt Rating	<b>Moody's</b>
LT Deposit Rating	A1 (positive outlook)
LT Counterparty Risk Assessment	Aa3
ST Deposit Rating	Aa3(cr)
	P-1
	<b>Fitch</b>
LT IDR	A+ (stable)
ST IDR	F1
LT Debt Rating	A+ (stable)
ST Debt Rating	F1
<u>Intertrust Administrative Services B.V.</u>	
as Administrator, Back-up Servicer Facilitator	
<u>Deloitte Bedrijfsrevisoren / Réviseurs d'entreprises CVBA</u>	
as Security Agent	

The Notes are only offered, directly or indirectly, to holders ("Eligible Holders") that satisfy the following criteria:

- (a) they qualify as qualifying investors (*in aanmerking komende beleggers / investisseurs éligibles*) within the meaning of Article 5, §3/1 of the Belgian Act of 3 August 2012 on institutions for collective investment that satisfy the criteria of Directive 2009/65/EC and on institutions for investment in receivables (*Wet betreffende de instellingen voor collectieve belegging die voldoen aan de criteria van Richtlijn 2009/65/EG en de instellingen voor belegging in schuldvorderingen / Loi relative aux organismes de placement collectif qui répondent aux conditions de la Directive 2009/65/CE et aux organismes de placement en créances*), as amended from time to time (the "UCITS Act") ("Qualifying Investors"), acting for their own account. A list of Qualifying Investors is attached as Annex I to this Prospectus (Qualifying Investors under the UCITS Act);
- (b) they do not constitute investors that, in accordance with the annex, section (I), second indent, of the Royal Decree of 19 December 2017 concerning further rules for implementation of the directive on markets in financial instruments ("MIFID II"), have registered to be treated as non-professional investors; and
- (c) they are holders of an exempt securities account ("X-Account") with the Securities Settlement System or (directly or indirectly) with a participant in such system and will use that X-account for the holding of the Notes.

The Notes may only be acquired, by direct subscription, by transfer or otherwise and may only be held by Eligible Holders. Each payment of interest on Notes of which the Issuer becomes aware that they are held by a holder that does not qualify as an Eligible Holder will be suspended. Upon issuance of the Notes, the denomination of the Notes is EUR 250,000.

The Notes have not been and will not be registered under the United States Securities Act of 1933 (as amended) (the "Securities Act"), or any state securities laws, and may not be offered, sold or delivered within the United States or to, or for the benefit of, United States persons as defined in Regulation S under the Securities Act, except in certain transactions exempt from or not subject to the registration requirements of the Securities Act (see *Purchase and Sale* below). The Issuer has not been and will not be registered as an investment company under the U.S. Investment Company Act of 1940, as amended.

#### retention risk

The Seller has undertaken to retain a material net economic interest of not less than 5% in the Transaction in accordance with Article 6 of the Securitisation Regulation. As at the Closing Date, such interest will in accordance with Article 6(3)(d) of the Securitisation Regulation be comprised of an interest in the first loss tranche, and, if necessary, other tranches having the same or a more severe risk profile than those sold to the investors. Any change in the manner in which this interest is held shall be notified to investors. The Seller has provided a corresponding undertaking with respect to the interest to be retained by it during the period wherein the Notes are outstanding to the Issuer and the Security Agent in the Mortgage Receivables Purchase Agreement. |

KBC retains up to 95% of the notes and provides the subordinated loan (280mio) to Home loan 2019



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## **Loan Invest N.V., Compartment Home Loan Invest 2019**

euro 3,200,000,000 floating rate Mortgage Backed Notes due 2050

### **Portfolio Composition**

Reporting period: October 2024

**Effectisering Pool HLI19 - 2024-10**  
**Pool summary 1**

<b>Number of borrowers</b>	<b>Number of loans</b>	<b>Total Outstanding balance</b>	<b>Average Outstanding balance / borrower</b>
16954	21024	1.309.694.513,83	77.249,88



## Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,2033	1,0000	3,7115	21024
CLTV	Current loan to value	1,0205	0,0000	9.324,2890	21024
LTM	Loan to mortgage	0,9714	0,0000	3,7115	21024
MTL	Mortgage to loan	1,5520	0,0000	2.242,0566	21024
OLTV	Original loan to value	0,8302	0,0000	22,9130	21024
SEAS	Seasoning in months	103,1267	74,0000	352,0000	21024

### Pool summary 3 - Margin

Interest rate	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average margin
Interest rate <= 2,5	957.585.836,81	73,12	13147	62,53	1,90	0
2.5 < Interest Rate <= 3.0	175.531.870,09	13,40	3067	14,59	2,72	0
3.0 < Interest Rate <= 3.5	47.131.680,60	3,60	1008	4,79	3,21	0
3.5 < Interest Rate <= 4.0	28.049.560,15	2,14	889	4,23	3,76	0
4.0 < Interest Rate <= 4.5	29.294.811,58	2,24	1071	5,09	4,26	0
4.5 < Interest Rate <= 5.0	31.213.006,15	2,38	899	4,28	4,77	0
5.0 < Interest Rate <= 5.5	27.439.669,94	2,10	628	2,99	5,22	0
5.5 < Interest Rate <= 6.0	11.609.747,06	0,89	245	1,17	5,70	0
6.0 < Interest Rate <= 6.5	1.645.086,81	0,13	50	0,24	6,22	0
6.5 < Interest Rate <= 7.0	193.244,64	0,01	20	0,10	6,64	0
<b>Total</b>	<b>1.309.694.513,83</b>	<b>100,00</b>	<b>21024</b>	<b>100,00</b>	<b>2,33</b>	<b>0</b>

**Pool summary 4 - Loans in arrears**

<b>Loans in arrears</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>
<b>0</b>	6.354.777,44	84,76	86	81,90
<b>1</b>	528.554,84	7,05	7	6,67
<b>3</b>	251.622,39	3,36	4	3,81
<b>4</b>	172.305,50	2,30	3	2,86
<b>5</b>	93.029,41	1,24	3	2,86
<b>10</b>	24.968,53	0,33	1	0,95
<b>36</b>	71.801,84	0,96	1	0,95
<b>Total</b>	7.497.059,95	100,00	105	100,00

Table '01' - Origination date

Origination date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
1995	1.003,66	0,00	1	0,00	3,72	0,01	1,00	352,00
1996	14.411,13	0,00	5	0,02	2,04	0,07	1,00	341,66
1997	8.063,27	0,00	1	0,00	3,16	0,08	1,00	322,00
1998	38.561,64	0,00	5	0,02	3,63	0,18	1,00	314,30
1999	276.130,42	0,02	26	0,12	3,71	0,16	1,00	302,87
2000	249.089,98	0,02	39	0,19	1,62	0,18	1,00	290,72
2001	360.177,42	0,03	30	0,14	1,39	0,21	1,00	278,74
2002	1.277.107,04	0,10	84	0,40	3,13	0,20	1,02	265,82
2003	4.882.454,42	0,37	269	1,28	4,21	0,22	1,00	254,93
2004	5.877.152,15	0,45	309	1,47	4,07	0,26	1,02	242,69
2005	12.854.581,98	0,98	754	3,59	3,48	0,25	1,00	231,76
2006	8.972.680,75	0,69	392	1,86	2,65	0,31	1,00	219,98
2007	3.659.602,39	0,28	146	0,69	4,20	0,34	1,01	208,15
2008	2.729.531,31	0,21	72	0,34	4,11	0,34	1,00	195,70
2009	37.224.673,30	2,84	789	3,75	4,65	0,36	1,02	181,62
2010	35.115.877,97	2,68	796	3,79	3,89	0,38	1,03	172,04
2011	8.530.562,05	0,65	219	1,04	3,72	85,00	1,04	160,66
2012	4.446.358,74	0,34	125	0,59	3,30	0,34	1,03	147,14
2013	6.977.004,18	0,53	169	0,80	3,10	0,33	1,05	135,15
2014	64.360.665,26	4,91	1519	7,23	3,17	0,38	1,07	120,39
2015	125.082.371,94	9,55	2381	11,33	2,44	0,43	1,14	111,79
2016	401.457.827,27	30,65	6357	30,24	2,06	0,46	1,18	99,04
2017	324.192.173,46	24,75	3590	17,08	2,07	0,53	1,28	86,06
2018	261.106.452,10	19,94	2946	14,01	2,00	0,52	1,31	78,00
<b>Total</b>	<b>1.309.694.513,83</b>	<b>100,00</b>	<b>21024</b>	<b>100,00</b>	<b>2,33</b>	<b>1,02</b>	<b>1,20</b>	<b>103,13</b>

Table '02' - Final maturity date

Final maturity date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
2023 - 2027	54.331.252,18	4,15	4962	23,60	2,33	0,69	1,01	122,97
2028 - 2032	242.689.870,84	18,53	6047	28,76	2,42	0,28	1,06	116,29
> 2032	1.012.673.390,81	77,32	10015	47,64	2,31	1,22	1,25	98,91
<b>Total</b>	<b>1.309.694.513,83</b>	<b>100,00</b>	<b>21024</b>	<b>100,00</b>	<b>2,33</b>	<b>1,02</b>	<b>1,20</b>	<b>103,13</b>

Table '03' - Initial maturity in months

Initial maturity in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
72-107	1.920.184,74	0,15	328	1,56	2,06	0,11	1,01	84,26
108-143	59.868.742,01	4,57	3643	17,33	1,77	0,15	1,03	90,81
144-179	74.522.228,95	5,69	2028	9,65	2,15	0,27	1,05	97,10
180-215	184.915.385,99	14,12	3556	16,91	2,20	0,51	1,11	97,53
216-251	436.374.931,34	33,32	5750	27,35	2,20	0,46	1,23	99,19
252-287	69.201.887,20	5,28	1005	4,78	2,73	0,51	1,17	113,26
288-323	432.713.620,95	33,04	3927	18,68	2,36	2,20	1,29	100,77
324-360	41.667.536,80	3,18	666	3,17	4,03	0,45	1,05	188,60
> 360	8.509.995,85	0,65	121	0,58	3,84	0,51	1,05	189,21
<b>Total</b>	<b>1.309.694.513,83</b>	<b>100,00</b>	<b>21024</b>	<b>100,00</b>	<b>2,33</b>	<b>1,02</b>	<b>1,20</b>	<b>103,13</b>

**Table '04' - Seasoning in months**

<b>Seasoning in months</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>73 - 84</b>	391.729.638,04	29,91	4324	20,57	2,01	0,53	1,30	79,67
<b>85 - 96</b>	288.792.208,56	22,05	3496	16,63	2,06	0,51	1,26	90,42
<b>97 -108</b>	331.977.371,73	25,35	5479	26,06	2,10	0,45	1,17	100,79
<b>109 -</b>	297.195.295,50	22,69	7725	36,74	3,27	2,80	1,06	149,01
<b>Total</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13

Table '05' - Interest rate

Interest rate	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Interest rate <= 2,5	957.585.836,81	73,12	13147	62,53	1,90	0,48	1,25	93,48
2.5 < Interest Rate <= 3.0	175.531.870,09	13,40	3067	14,59	2,72	0,48	1,09	102,23
3.0 < Interest Rate <= 3.5	47.131.680,60	3,60	1008	4,79	3,21	0,46	1,07	115,16
3.5 < Interest Rate <= 4.0	28.049.560,15	2,14	889	4,23	3,76	0,39	1,08	147,68
4.0 < Interest Rate <= 4.5	29.294.811,58	2,24	1071	5,09	4,26	23,91	1,03	178,70
4.5 < Interest Rate <= 5.0	31.213.006,15	2,38	899	4,28	4,77	1,32	1,04	179,56
5.0 < Interest Rate <= 5.5	27.439.669,94	2,10	628	2,99	5,22	0,37	1,02	176,89
5.5 < Interest Rate <= 6.0	11.609.747,06	0,89	245	1,17	5,70	0,43	1,02	174,08
6.0 < Interest Rate <= 6.5	1.645.086,81	0,13	50	0,24	6,22	0,46	1,06	174,64
6.5 < Interest Rate <= 7.0	193.244,64	0,01	20	0,10	6,64	0,28	1,00	169,12
<b>Total</b>	<b>1.309.694.513,83</b>	<b>100,00</b>	<b>21024</b>	<b>100,00</b>	<b>2,33</b>	<b>1,02</b>	<b>1,20</b>	<b>103,13</b>



Interest rate review code	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
<b>No review</b>	1.045.418.049,02	79,82	15036	71,52	2,16	0,49	1,22	95,01
<b>1 y / 1 y</b>	115.588.932,63	8,83	2671	12,70	3,70	0,36	1,15	144,68
<b>3 y / 3 y</b>	68.804.962,31	5,25	1406	6,69	3,01	10,87	1,13	123,82
<b>5 y / 5 y</b>	70.931.269,84	5,42	1561	7,42	1,99	0,40	1,12	120,35
<b>10 y / 5 y</b>	8.280.763,18	0,63	337	1,60	1,46	0,29	1,00	225,95
<b>15 y / 5 y</b>	103.968,84	0,01	5	0,02	3,83	0,15	1,00	207,20
<b>20 y / 5 y</b>	566.568,01	0,04	8	0,04	2,91	0,62	1,12	120,68
<b>Total</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13

Table '07' - Reset date

Reset date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
2024	23.584.570,12	1,80	749	3,56	2,95	0,36	1,07	144,92
2025	149.795.392,17	11,44	4352	20,70	3,05	0,35	1,14	141,73
2026	59.754.363,43	4,56	2330	11,08	2,49	12,38	1,07	122,97
2027	51.090.356,09	3,90	1559	7,42	2,64	0,31	1,14	104,34
2028	30.906.460,85	2,36	963	4,58	2,47	0,26	1,06	106,19
2029	27.178.322,81	2,08	785	3,73	2,66	0,26	1,01	126,22
2030	26.966.818,75	2,06	640	3,04	2,35	0,27	1,05	109,33
2031	51.938.405,01	3,97	1085	5,16	2,17	0,31	1,06	103,91
2032	43.796.633,02	3,34	718	3,42	2,16	0,36	1,10	96,15
2033	35.725.761,61	2,73	592	2,82	2,22	0,37	1,08	94,38
2034	50.064.700,39	3,82	689	3,28	2,30	0,40	1,08	101,88
2035	60.899.927,74	4,65	718	3,42	2,31	0,45	1,17	104,78
2036	112.847.536,80	8,62	1201	5,71	2,06	0,48	1,21	99,84
2037	99.981.322,70	7,63	917	4,36	1,99	0,51	1,31	88,72
2038	74.811.094,94	5,71	702	3,34	2,06	0,52	1,29	83,71
2039	28.506.749,25	2,18	271	1,29	2,60	0,56	1,21	103,39
2040	38.639.990,16	2,95	341	1,62	2,50	0,60	1,21	106,82
2041	104.242.961,36	7,96	772	3,67	2,13	0,62	1,28	98,28
2042	126.854.635,20	9,69	899	4,28	2,17	0,64	1,34	86,95
2043	106.821.995,09	8,16	710	3,38	2,07	0,66	1,37	79,08
2044	4.731.267,79	0,36	28	0,13	2,27	0,74	1,34	78,93
2045	555.248,55	0,04	3	0,01	1,93	0,64	1,65	82,00
<b>Total</b>	<b>1.309.694.513,83</b>	<b>100,00</b>	<b>21024</b>	<b>100,00</b>	<b>2,33</b>	<b>1,02</b>	<b>1,20</b>	<b>103,13</b>

**Table '08' - Principal payment type**

<b>Principal payment type</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Linear</b>	12.842.847,91	0,98	488	2,32	2,51	0,24	1,14	121,84
<b>Annuity</b>	1.296.851.665,92	99,02	20536	97,68	2,33	1,03	1,20	102,94
<b>Total</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13

**Table '09' - Principal payment frequency**

<b>Principal payment frequency</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Monthly</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13
<b>Total</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13

**Table '10' - Loan purpose**

<b>Loan purpose</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Purchase</b>	875.535.738,76	66,85	10534	50,10	2,21	1,34	1,27	100,40
<b>Remortgage</b>	362.491.277,32	27,68	9004	42,83	2,49	0,39	1,07	102,19
<b>Construction</b>	71.667.497,75	5,47	1486	7,07	2,94	0,36	1,12	141,14
<b>Total</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13

**Table '11' - Employment type**

<b>Employment type</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Employed</b>	1.161.797.343,73	88,71	18938	90,08	2,34	1,09	1,19	103,34
<b>Unemployed</b>	9.636.492,80	0,74	176	0,84	2,51	0,48	1,12	106,79
<b>Self employed</b>	138.260.677,30	10,56	1910	9,08	2,21	0,48	1,31	101,10
<b>Total</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13

Current loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Current Loan To Value <= 10%	49.842.778,70	3,81	4431	21,08	2,46	0,06	1,01	123,76
10% < CLTV <= 20%	107.555.899,29	8,21	3324	15,81	2,42	0,15	1,02	116,41
20% < CLTV <= 30%	148.580.478,81	11,34	2918	13,88	2,44	0,25	1,08	113,48
30% < CLTV <= 40%	181.588.417,71	13,86	2692	12,80	2,40	0,35	1,13	108,33
40% < CLTV <= 50%	192.391.291,76	14,69	2365	11,25	2,34	0,45	1,19	104,56
50% < CLTV <= 60%	211.181.931,26	16,12	2074	9,86	2,29	0,55	1,26	100,61
60% < CLTV <= 70%	225.748.573,43	17,24	1865	8,87	2,23	0,65	1,33	95,07
70% < CLTV <= 80%	184.975.402,08	14,12	1304	6,20	2,24	0,74	1,33	88,45
80% < CLTV <= 90%	7.507.110,38	0,57	47	0,22	2,34	0,82	1,19	82,79
90% < CLTV <= 100%	245.218,47	0,02	2	0,01	2,17	0,94	1,22	82,99
999% < CLTV < high	77.411,94	0,01	2	0,01	4,41	9324,29	1,00	163,00
<b>Total</b>	<b>1.309.694.513,83</b>	<b>100,00</b>	<b>21024</b>	<b>100,00</b>	<b>2,33</b>	<b>1,02</b>	<b>1,20</b>	<b>103,13</b>

Table '14' - Loan to mortgage

Loan to mortgage	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
LTM <= 10%	8.931.883,40	0,68	1865	8,87	2,84	0,04	1,00	152,09
10% < LTM <= 20%	23.345.523,43	1,78	1809	8,60	2,73	0,09	1,00	140,27
20% < LTM <= 30%	40.748.824,20	3,11	1835	8,73	2,76	0,16	1,00	137,45
30% < LTM <= 40%	63.401.565,83	4,84	1959	9,32	2,71	0,22	1,00	128,41
40% < LTM <= 50%	82.507.913,05	6,30	1875	8,92	2,77	9,06	1,00	125,84
50% < LTM <= 60%	113.303.609,96	8,65	2051	9,76	2,67	0,39	1,00	115,14
60% < LTM <= 70%	143.401.723,63	10,95	1993	9,48	2,48	0,47	1,00	104,54
70% < LTM <= 80%	187.146.843,00	14,29	1950	9,28	2,31	0,57	1,00	94,42
80% < LTM <= 90%	60.276.767,33	4,60	807	3,84	2,47	0,47	1,00	103,06
90% < LTM <= 100%	52.991.571,47	4,05	683	3,25	2,32	0,43	1,00	102,70
100% < LTM <= 110%	53.418.208,49	4,08	595	2,83	2,30	0,47	1,05	100,04
110% < LTM <= 120%	59.170.421,19	4,52	583	2,77	2,14	0,48	1,15	96,97
120% < LTM <= 130%	66.573.441,49	5,08	573	2,73	2,02	0,52	1,25	95,61
130% < LTM <= 140%	68.745.590,25	5,25	548	2,61	2,03	0,55	1,35	91,54
140% < LTM <=150%	89.024.667,13	6,80	639	3,04	2,01	0,60	1,44	90,43
150% < LTM <=160%	92.735.641,72	7,08	557	2,65	2,04	0,65	1,55	83,33
160% < LTM <=170%	15.378.212,05	1,17	114	0,54	2,01	0,59	1,64	89,15
170% < LTM <=180%	10.746.688,37	0,82	89	0,42	1,95	0,53	1,76	91,77
180% < LTM <=190%	11.136.290,26	0,85	78	0,37	1,90	0,52	1,86	92,57
190% < LTM <=200%	8.439.540,99	0,64	72	0,34	1,97	0,53	1,95	94,26
200% < LTM <=250%	34.473.437,49	2,63	217	1,03	1,87	0,55	2,23	90,69
250% < LTM <=300%	22.560.677,46	1,72	126	0,60	1,67	0,57	2,85	89,03
350% < LTM <=400%	1.235.471,64	0,09	6	0,03	1,74	0,62	3,57	87,63
<b>Total</b>	<b>1.309.694.513,83</b>	<b>100,00</b>	<b>21024</b>	<b>100,00</b>	<b>2,33</b>	<b>1,02</b>	<b>1,20</b>	<b>103,13</b>



Table '15' - Adjusted loan to mortgage

Adjusted loan to mortgage	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
90% < LTM <= 100%	776.056.225,30	59,25	16827	80,04	2,53	1,34	1,00	110,97
100% < LTM <= 110%	53.418.208,49	4,08	595	2,83	2,30	0,47	1,05	100,04
110% < LTM <= 120%	59.170.421,19	4,52	583	2,77	2,14	0,48	1,15	96,97
120% < LTM <= 130%	66.573.441,49	5,08	573	2,73	2,02	0,52	1,25	95,61
130% < LTM <= 140%	68.745.590,25	5,25	548	2,61	2,03	0,55	1,35	91,54
140% < LTM <=150%	89.024.667,13	6,80	639	3,04	2,01	0,60	1,44	90,43
150% < LTM <=160%	92.735.641,72	7,08	557	2,65	2,04	0,65	1,55	83,33
160% < LTM <=170%	15.378.212,05	1,17	114	0,54	2,01	0,59	1,64	89,15
170% < LTM <=180%	10.746.688,37	0,82	89	0,42	1,95	0,53	1,76	91,77
180% < LTM <=190%	11.136.290,26	0,85	78	0,37	1,90	0,52	1,86	92,57
190% < LTM <=200%	8.439.540,99	0,64	72	0,34	1,97	0,53	1,95	94,26
200% < LTM <=250%	34.473.437,49	2,63	217	1,03	1,87	0,55	2,23	90,69
250% < LTM <=300%	22.560.677,46	1,72	126	0,60	1,67	0,57	2,85	89,03
350% < LTM <=400%	1.235.471,64	0,09	6	0,03	1,74	0,62	3,57	87,63
<b>Total</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13

Hypothecair gedekt	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Yes	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13
<b>Total</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13

Table '17' - Original loan to value

Original loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Original Loan To Value <= 10%	1.786.505,66	0,14	85	0,40	1,93	404,09	1,23	95,53
10% < OLTV <= 20%	11.307.860,43	0,86	502	2,39	2,03	0,11	1,16	100,59
20% < OLTV <= 30%	28.099.506,73	2,15	924	4,39	2,24	0,17	1,13	103,86
30% < OLTV <= 40%	46.507.810,21	3,55	1401	6,66	2,30	0,20	1,06	105,92
40% < OLTV <= 50%	70.132.309,08	5,35	1734	8,25	2,36	0,25	1,11	106,58
50% < OLTV <= 60%	91.307.041,34	6,97	2019	9,60	2,32	0,30	1,15	104,42
60% < OLTV <= 70%	113.006.805,89	8,63	2020	9,61	2,29	0,36	1,19	104,37
70% < OLTV <= 80%	139.448.998,53	10,65	2190	10,42	2,28	0,43	1,22	103,72
80% < OLTV <= 90%	207.422.102,30	15,84	2752	13,09	2,31	0,51	1,24	101,69
90% < OLTV <= 100%	404.977.231,99	30,92	4556	21,67	2,34	0,60	1,24	101,78
100% < OLTV <= 110%	113.800.731,33	8,69	1580	7,52	2,44	0,55	1,18	104,83
110% < OLTV <= 120%	40.207.623,82	3,07	611	2,91	2,46	0,50	1,19	103,93
120% < OLTV <= 130%	9.863.560,03	0,75	171	0,81	2,21	0,45	1,27	101,05
130% < OLTV <= 140%	9.730.911,10	0,74	136	0,65	2,15	0,50	1,22	95,61
140% < OLTV <=150%	6.855.601,59	0,52	97	0,46	2,48	0,53	1,20	102,42
150% < OLTV	15.239.913,80	1,16	246	1,17	2,46	0,54	1,16	104,55
<b>Total</b>	<b>1.309.694.513,83</b>	<b>100,00</b>	<b>21024</b>	<b>100,00</b>	<b>2,33</b>	<b>1,02</b>	<b>1,20</b>	<b>103,13</b>

**Table '18' - Employee (Y/N)**

<b>Employee (Y/N)</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>No</b>	1.306.973.582,60	99,79	20992	99,85	2,33	1,02	1,20	103,12
<b>Yes</b>	2.720.931,23	0,21	32	0,15	2,16	0,53	1,29	104,38
<b>Total</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13

Occupancy Type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Owner occupied	1.164.515.765,88	88,92	16806	79,94	2,32	1,10	1,21	102,54
Buy to let	54.332.595,97	4,15	1173	5,58	2,16	0,36	1,16	100,00
Mixed commercial / private	23.474.364,70	1,79	581	2,76	2,15	0,35	1,14	99,30
Other	67.371.787,28	5,14	2464	11,72	2,64	0,43	1,15	117,14
<b>Total</b>	<b>1.309.694.513,83</b>	<b>100,00</b>	<b>21024</b>	<b>100,00</b>	<b>2,33</b>	<b>1,02</b>	<b>1,20</b>	<b>103,13</b>

Provincie	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Onbekend	385.729,42	0,03	5	0,02	2,27	0,01	1,00	93,28
Brussels Hoofdstedelijk gewest	115.963.371,07	8,85	1290	6,14	2,24	0,48	1,19	101,65
Waals Brabant	18.753.606,92	1,43	203	0,97	2,24	0,47	1,16	102,61
Vlaams Brabant	219.579.604,45	16,77	3197	15,21	2,31	3,76	1,23	102,14
Antwerpen	363.715.654,09	27,77	5606	26,66	2,34	0,48	1,19	103,49
Limburg	154.928.100,04	11,83	2998	14,26	2,44	0,48	1,16	105,52
Luik	19.754.100,97	1,51	373	1,77	2,49	0,47	1,09	102,90
Namen	1.972.936,42	0,15	39	0,19	2,21	0,46	1,14	100,74
Henegouwen	7.397.172,59	0,56	136	0,65	2,39	0,50	1,08	106,47
Luxemburg	1.552.780,76	0,12	37	0,18	2,66	0,41	1,23	110,08
West-Vlaanderen	184.279.314,60	14,07	3360	15,98	2,27	0,46	1,22	102,34
Oost-Vlaanderen	221.412.142,50	16,91	3780	17,98	2,35	0,45	1,23	103,20
<b>Total</b>	<b>1.309.694.513,83</b>	<b>100,00</b>	<b>21024</b>	<b>100,00</b>	<b>2,33</b>	<b>1,02</b>	<b>1,20</b>	<b>103,13</b>

Region	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
1. Flanders	1.144.300.545,10	87,37	18946	90,12	2,34	1,10	1,21	103,26
2. Brussels	115.963.371,07	8,85	1290	6,14	2,24	0,48	1,19	101,65
3. Wallonie	49.430.597,66	3,77	788	3,75	2,37	0,47	1,12	103,46
<b>Total</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13

Property Type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Residential house + apartment	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13
<b>Total</b>	1.309.694.513,83	100,00	21024	100,00	2,33	1,02	1,20	103,13